

United States Bankruptcy Court
Northern District of Ohio

In re:
Eric M. Henry, Sr.
Paulette D. Henry
Debtors

Case No. 16-14857-jps
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0647-1

User: mgaug
Form ID: 309I

Page 1 of 2
Total Noticed: 68

Date Rcvd: Sep 13, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2016.

db/db +Eric M. Henry, Sr., Paulette D. Henry, 1817 East 32nd Street, Lorain, OH 44055-1811
24491030 +AT & T Mobility, P.O. Box 5014, Carol Stream, IL 60197-5014
24491022 +Abdul Razack MD, c/o CDI Affiliated Service, 1451 North Hartman Street, Boise, ID 83704-8849
24491025 +Amb. Surg. Center, c/o First Federal Credit Control, 24700 Chagrin Blvd, Suite 205, Cleveland, OH 44122-5630
24491026 +American Info Source, 5847 San Felipe Street, Houston, TX 77057-3000
24491027 +Amherst Community Hospital, 254 Cleveland Avenue, Amherst, OH 44001-1699
24491028 +Anthony Baker, Esq., 600 Broadway, Lorain, OH 44052-1804
24491035 +CDI Affiliated Service, 1451 Hartman, Boise, ID 83704-8849
24491041 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
(address filed with court: Columbia Gas, P.O. Box 742510, Cincinnati, OH 45274-2510)
24491037 +City of Lorain, 200 West Erie Avenue, Lorain, OH 44052-1606
24491038 +City of Lorain Taxation Department, 605 W Fourth St, Lorain, OH 44052-1605
24491039 City of Lorain/Utilities Dept., 1106 W. 1st Street, Lorain, OH 44052-1434
24491040 +Cleveland Clinic, 9500 Euclid Avenue, Cleveland, OH 44195-0002
24491042 +Columbia House, 1400 North Fruitridge Avenue, Terre Haute, IN 47804-1776
24491043 +Commonwealth Financial, 555 Van Reed Rd, Wyomissing, PA 19610-1756
24491044 +Community Health Partners, 3700 Kolbe Road, Lorain, OH 44053-1611
24491047 +Elyria Memorial Hospital, 630 East River Street, Elyria, OH 44035-5981
24491049 +First Federal Savings of Lorain, 2233 East 42nd Street, Lorain, OH 44055-3598
24491053 +Keith D. Weiner & Associates, 75 Public Square, 4th Floor, Cleveland, OH 44113-2001
24491054 +Lakeshore Auto Wholesalers, Inc., 1423 Cooper Foster Park Rd, Amherst, OH 44001-1202
24491055 +Lifecare Ambulance, Inc., 640 Cleveland Street, Elyria, OH 44035-4104
24491056 +Lorain County Common Pleas Court, 225 Court Street, Case No: 16CV190173, Elyria, OH 44035-5512
24491057 +Lorain County Job & Family Service, 42485 North Ridge Road, Elyria, OH 44035-1045
24491058 Manley Deas Kochalski, LLC, P.O. Box 165028, Columbus, OH 43216-5028
24491059 +Medicredit, P.O. Box 1629, Maryland Heights, MO 63043-0629
24491060 +Mercy Regional Medical Center, P.O. Box 740819, Cincinnati, OH 45274-0819
24491062 +Midland Mortgage/Mid First Bank, P.O. Box 26648, Oklahoma City, OK 73126-0648
24491063 +NES Probill Secondary, P.O. Box 15670, Brooksville, FL 34604-0122
Ohio BMV, P.O. Box 16520, Columbus, OH 43216-6520
24491064 +PRA Receivables Mgmt, 10 Orchard #100, Lake Forest, CA 92630-8308
24491066 +Penn Foster High School, 925 Oak Street, Scranton, PA 18515-0901
24491067 +Physician Link Center, P.O. Box 3194, Indianapolis, IN 46206-3194
24491069 +Progressive Insurance Company, 6300 Wilson Mills Road, Cleveland, OH 44143-2182
24491070 +Quantum Group LLC, 15130 Broadmoor Street, Overland Park, KS 66223-3112
24491071 +RBA, 1720 Cooper Foster Park Road, #B, Lorain, OH 44053-4200
24491073 +RMS, P.O. Box 361595, Columbus, OH 43236-1595
24491074 Robert Vietzen, 8722 West Ridge Road, Elyria, OH 44035
24491076 +SKO Brenner American, Inc., 40 Daniel Street, Farmingdale, NY 11735-1308
24491075 +Scheer, Green & Burke, LPA, P.O. Box 1335, Toledo, OH 43603-1335
24491080 Superior Medical Care Inc., 5334 Meadow Lane Court, Elyria, OH 44035-1469
24491081 +Trident Asset Management, P.O. Box 888425, Atlanta, GA 30356-0425
24491084 +Winter Park Memorial Hospital, 200 N Lakemont Ave, Winter Park, FL 32792-3273
24491085 World Gym, 5248 Cobblestone Rd, Sheffield Lake, OH 44054

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: docket@ohbksource.com Sep 13 2016 22:44:49 William J. Balena,
30400 Detroit Road, Suite 106, Westlake, OH 44145
tr +E-mail/Text: number@trust13.com Sep 13 2016 22:46:20 Craig H. Shopneck,
Chapter 13 Trustee, 200 Public Square, Suite 3860, Cleveland, OH 44114-2322
ust +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Sep 13 2016 22:45:32 Cynthia J. Thayer,
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
24491029 EDI: ARSN.COM Sep 13 2016 22:28:00 ARS, P.O. Box 463023, Escondido, CA 92046-3023
24491020 +EDI: AAEO.COM Sep 13 2016 22:28:00 Aaron Sales & Lease, 2800 Canton Road, Suite 900,
Marietta, GA 30066-5477
24491021 +E-mail/Text: bankruptcy@rentacenter.com Sep 13 2016 22:48:09 Acceptance Now,
5501 Headquarters Drive, Plano, TX 75024-5837
24491023 EDI: AFNIRECOVERY.COM Sep 13 2016 22:28:00 Afni, P.O. Box 3517,
Bloomington, IL 61702-3517
24491024 EDI: ALLIANCEONE.COM Sep 13 2016 22:28:00 Alliance One, P.O. Box 3102,
Southeastern, PA 19398-3102
24491031 +EDI: WFNBNB.COM Sep 13 2016 22:28:00 Avenue, P.O. Box 659584, San Antonio, TX 78265-9584
24491034 EDI: CCS.COM Sep 13 2016 22:28:00 CCS, P.O. Box 55126, Boston, MA 02205-5126
24491033 +E-mail/Text: bankruptcy@cavps.com Sep 13 2016 22:47:15 Calvary Portfolio Services,
500 Summit Lake Drive, Valhalla, NY 10595-2322
24491036 +E-mail/Text: bklaw2@centurylink.com Sep 13 2016 22:47:00 Century Link, P.O. Box 4300,
Carol Stream, IL 60197-4300
24491045 +EDI: RCSFNBMARIN.COM Sep 13 2016 22:28:00 Credit One Bank, P.O. Box 60500,
City of Industry, CA 91716-0500

District/off: 0647-1

User: mgaug
Form ID: 309I

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Total Noticed: 68

Date Rcvd: Sep 13, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

24491046 +E-mail/Text: kathy@checknetinc.com Sep 13 2016 22:47:31 E Partner Net,
746 E 1910 S, STE 3, Provo, UT 84606-6225
24491048 E-mail/Text: bankruptcy@firstenergycorp.com Sep 13 2016 22:46:47 First Energy,
76 South Main Street, Akron, OH 44308
24491050 EDI: AMINFOFP.COM Sep 13 2016 22:28:00 First Premier Bank, P.O. Box 5529,
Sioux Falls, SD 57117-5529
24491051 EDI: IRS.COM Sep 13 2016 22:28:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346
24491061 EDI: MID8.COM Sep 13 2016 22:28:00 Midland Credit Management, Inc., P.O. Box 60578,
Los Angeles, CA 90060-0578
24491065 E-mail/Text: bankruptcy@firstenergycorp.com Sep 13 2016 22:46:48 Ohio Edison,
P.O. Box 3637, Akron, OH 44309-3637
24491072 +E-mail/Text: bk@revenuegroup.com Sep 13 2016 22:47:40 Revenue Group, P.O. Box 93983,
Cleveland, OH 44101-5983
24491077 EDI: AGFINANCE.COM Sep 13 2016 22:28:00 Springleaf Financial, 5222 Detroit Rd,
Elyria, OH 44035
24491079 EDI: NEXTEL.COM Sep 13 2016 22:28:00 Sprint, P.O. Box 4191, Carol Stream, IL 60197-4191
24491078 +EDI: AGFINANCE.COM Sep 13 2016 22:28:00 Springleaf Financial Svcs. of Ohio, P.O. Box 3251,
Evansville, IN 47731-3251
24491082 EDI: VERIZONCOMB.COM Sep 13 2016 22:28:00 Verizon, P.O. Box 15124,
Albany, NY 12212-5124
24491083 +EDI: WFFC.COM Sep 13 2016 22:28:00 Wells Fargo, P.O. Box 997517,
Sacramento, CA 95899-7517

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

24491032 Beachbody
24491052 ###+Jonathan Rosenbaum, Attorney at Law, 230 Third Street, Suite 104, Elyria, OH 44035-5649
TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on September 12, 2016 at the address(es) listed below:

Craig H. Shopneck ch13shopneck@ch13cleve.com, cshopneck13@ecf.epiqsystems.com
William J. Balena on behalf of Debtor Paulette D. Henry docket@ohbksource.com,
debra@ohbksource.com
William J. Balena on behalf of Debtor Eric M. Henry, Sr. docket@ohbksource.com,
debra@ohbksource.com

TOTAL: 3

Information to identify the case:

Debtor 1	Eric M. Henry Sr.	Social Security number or ITIN xxx-xx-3574
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Paulette D. Henry	Social Security number or ITIN xxx-xx-3620
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court	Northern District of Ohio	Date case filed for chapter 13 9/2/16
Case number: 16-14857-jps		

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Eric M. Henry Sr.	Paulette D. Henry
2. All other names used in the last 8 years		
3. Address	1817 East 32nd Street Lorain, OH 44055	1817 East 32nd Street Lorain, OH 44055
4. Debtor's attorney Name and address	William J. Balena 30400 Detroit Road Suite 106 Westlake, OH 44145	Contact phone (888) 633-5426 Email: docket@ohbksource.com
5. Bankruptcy trustee Name and address	Craig H. Shopneck Chapter 13 Trustee 200 Public Square, Suite 3860 Cleveland, OH 44114-2321	Contact phone 216-621-4268
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov www.ohnb.uscourts.gov	United States Bankruptcy Court Howard M. Metzenbaum U.S. Courthouse 201 Superior Avenue Cleveland, OH 44114-1235	Hours open 9:00 AM – 4:00 PM Contact phone 216-615-4300 Date: 9/13/16

For more information, see page 2

7. Meeting of creditors	October 19, 2016 at 10:30 AM	Location: 341 Meeting, H.M.M. US Courthouse, 201 Superior Ave, 6th Floor, Cleveland, OH 44114
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
	*** Valid photo identification required *** *** Proof of Social Security Number required ***	
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 12/19/16
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>You must file:</p> <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 1/17/17
	Deadline for governmental units to file a proof of claim:	Filing deadline: 3/1/17
	Deadline to File an Objection to Confirmation:	Filing deadline: 7 days before the confirmation hearing date.
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
9. Filing of plan	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	The debtor has not filed a plan as of this date. A copy of the plan or summary and a notice of the hearing on confirmation will be sent separately. The hearing on confirmation will be held on: 11/17/16 at 09:30 AM , Location: H.M. Metzenbaum Courthouse, 201 Superior Avenue, Courtroom #2B, Cleveland, OH 44114	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	